CLAIMS

What is claimed is:

1 1.   A method comprising:

2   displaying a set of one or more input objects, the input objects to receive one or

3   more input decisions including an indication of a target retirement age, an

4   indication of a target level of investment risk, and an indication of a

5   retirement income goal;

6   displaying a set of one or more output values, the set of output values including an

7   indication of the probability of achieving the retirement income goal and

8   an indication of the most likely retirement income in current dollars based

9   upon one or more input decisions and a recommended set of financial

10   products;

11   receiving an updated input decision via one or more of the input objects;

12   determining one or more new output values based upon the updated input

13   decision; and

14   refreshing the set of one or more output values to reflect the one or more new

15   output values.

1 2.   The method of claim 1, wherein a subset of the one or more input objects and a

2   subset of the one or more output values are displayed concurrently on the same

3   screen.

1 3.   The method of claim 1, wherein the target retirement age is constrained to be

2   feasible.

1   4.   The method of claim 1, further comprising displaying the recommended set of
2   financial products, the recommended set of financial products conditional on the
3   one or more input decisions.

1   5.   The method of claim 4, further comprising displaying a recommended allocation
2   of wealth among those of the financial products in the recommended set of
3   financial products.

1   6.   The method of claim 5, wherein the recommended allocation of wealth is
2   conveyed graphically.

1   7.   A method of providing an indication to a user of a probability of achieving a
2   financial goal, the method comprising:
3   a.   receiving a retirement income goal from the user;
4   b.   receiving one or more input decisions from the user, including an
5   indication of a target retirement age and an indication of a target level of
6   investment risk, upon which a probability distribution is dependent, the
7   probability distribution representing a set of possible future portfolio
8   values based upon the one or more input decisions;
9   c.   determining the probability of achieving the retirement income goal; and
10   d.   displaying the probability of achieving the retirement income goal to the
11   user.

1   8.   The method of claim 7, wherein the target level of risk is received via a graphical
2   input mechanism.

1   9.   The method of claim 7, further comprising displaying a recommended set of
2   financial products and a recommended allocation of wealth among the financial
3   products in the set of recommended financial products.

1　10.　The method of claim 7, wherein the probability of achieving the retirement

2　　　income goal is graphically communicated.

1　11.　A method comprising:

2　　　concurrently displaying

3　　　　　input objects in a first portion of a screen, the input objects configured to

4　　　　　　receive one or more input decisions including level of risk, and

5　　　　　a set of one or more output values in a second portion of the screen, the set

6　　　　　　of output values including the short-term risk associated with

7　　　　　　reaching a financial goal;

8　　　receiving an updated input decision via one of the depicted input objects;

9　　　determining one or more new output values based upon the updated values; and

10　　updating the second portion of the screen to reflect the one or more new output

11　　　　values.

12　12.　The method of claim 11, wherein the short-term risk comprises an indication of

13　　　the potential financial loss that might occur with a 5% probability within the next

14　　　12 months.

1　13.　The method of claim 11, wherein the one or more output values are graphically

2　　　communicated.

1　14.　A method of presenting various aspects of financial risk to a user, the method

2　　　comprising:

3　　　receiving an indication of a retirement income goal from the user;

4　　　receiving one or more inputs including retirement age and/or other decision

5　　　　variables upon which a probability distribution is dependent, the

6   probability distribution representing probabilities over time of the user

7   achieving the retirement income goal;

8   displaying an indication of risk of not achieving the financial goal based upon the

9   probability distribution.

1   15.   The method of claim 14, wherein the indication of risk of not achieving the

2   retirement income goal comprises an icon.

1   16.   A method of presenting a recommended allocation of wealth among an available

2   set of financial products, the method comprising:

3   determining a recommended allocation of wealth among one or more financial

4   products of the set of available financial products based upon one or more

5   decision inputs, including an indication of a target level of investment risk;

6   and

7   depicting the recommended allocation of wealth among the one or more financial

8   products of the set of available financial products.

1   17.   The method of claim 16, wherein the recommended allocation of wealth is

2   graphically depicted.

1   18.   A method comprising:

2   displaying one or more input objects in a first portion of a first screen, the input

3   objects configured to receive one or more input decisions including a

4   financial goal, from which a recommendation is determined, the

5   recommendation including a recommended allocation of wealth among a

6   set of available financial products;

7   displaying a set of output values in a second portion of the first screen, the set of

8   output values including a probability of achieving the financial goal based

9   upon the recommendation; and

10   graphically depicting the recommended allocation of wealth among the set of

11   available products in a second screen.

1   19.   The method of claim 18, wherein the one or more input decisions include an

2   indication of a target retirement age.

1   20.   An apparatus comprising:

2   means for displaying a set of one or more input objects, the input objects to

3   receive one or more input decisions including an indication of a target

4   retirement age, an indication of a target level of investment risk, and an

5   indication of a retirement income goal;

6   means for displaying a set of one or more output values, the set of output values

7   including an indication of the probability of achieving the retirement

8   income goal and an indication of the most likely retirement income in

9   current dollars based upon one or more input decisions and a

10   recommended set of financial products;

11   means for receiving an updated input decision via one or more of the input

12   objects;

13   means for determining one or more new output values based upon the updated

14   input decision; and

15   means for refreshing the set of one or more output values to reflect the one or

16   more new output values.

1   21.   The apparatus of claim 20, further comprising a means for displaying the

2   recommended set of financial products, the recommended set of financial

3   products conditional on the one or more input decisions.

1   22.   The apparatus of claim 21, wherein the recommended allocation of wealth is

2   conveyed graphically.

1   23.   A method comprising the steps of:

2   a step for displaying a set of one or more input objects, the input objects to

3   receive one or more input decisions including an indication of a target

4   retirement age, an indication of a target level of investment risk, and an

5   indication of a retirement income goal;

6   a step for displaying a set of one or more output values, the set of output values

7   including an indication of the probability of achieving the retirement

8   income goal and an indication of the most likely retirement income in

9   current dollars based upon one or more input decisions and a

10   recommended set of financial products;

11   a step for receiving an updated input decision via one or more of the input objects;

12   a step for determining one or more new output values based upon the updated

13   input decision; and

14   a step for refreshing the set of one or more output values to reflect the one or

15   more new output values.

1   24.   The method of claim 23, wherein the target retirement age is constrained to be

2   feasible.

1   25.   The method of 24, wherein the target level of investment risk is received via a

2   graphical input mechanism.

1   26.   An apparatus comprising:

2   means for displaying one or more input objects in a first portion of a first screen,

3   the input objects configured to receive one or more input decisions

4   including a financial goal, from which a recommendation is determined,

5   the recommendation including a recommended allocation of wealth among

6   a set of available financial products;

7   means for displaying a set of output values in a second portion of the first screen,

8   the set of output values including a probability of achieving the financial

9   goal based upon the recommendation; and

10   means for graphically depicting the recommended allocation of wealth among the

11   set of available financial products in a second screen.

1   27.   The apparatus of claim 26, wherein the one or more input decisions includes an

2   indication of a target retirement age.

1   28.   A method comprising the steps of:

2   a step for displaying one or more input objects in a first portion of a first screen,

3   the input objects configured to receive one or more input decisions

4   including a financial goal, from which a recommendation is determined,

5   the recommendation including a recommended allocation of wealth among

6   a set of available financial products;

7   a step for displaying a set of output values in a second portion of the first screen,

8   the set of output values including a probability of achieving a financial

9   goal based upon the recommendation; and

10   a step for graphically depicting the recommended allocation of wealth among the

11   set of available products in a second screen.

1   29.   The method of claim 28 wherein the one or more input objects includes a target

2   level of investment risk.

1   30.   A server comprising:

2   a processor; and

3   a memory coupled with the processor to store a financial advisory system;

4   the processor to send information to a client machine to display on the client

5   machine:

6   one or more input objects in a first portion of a first screen, the input

7   objects configured to receive one or more input decisions including

8   a financial goal, from which a recommendation is determined, the

9   recommendation including a recommended allocation of wealth

10   among a set of available financial products;

11   a set of output values in a second portion of the first screen, the set of

12   output values including a probability of achieving a financial goal

13   based upon the recommendation; and

14   a graphical depiction of the recommended allocation of wealth among the

15   set of available financial products in a second screen.

1   31.   The server of claim 30, wherein the one or more input objects includes an

2   indication of a target level of investment risk, and an indication of a retirement

3   income goal.

1   32.   A method comprising:

2   concurrently displaying

3   a set of one or more input objects, the input objects to receive one or more input

4   decisions including an indication of a target retirement age, and an

5   indication of a retirement income goal; and

6   a set of one or more output values, the set of output values including the most

7   likely value at retirement of a portfolio of available financial products

8   previously input by the user;

9   receiving an updated input decision via one or more of the input objects;

10   determining one or more new output values based upon the updated input

11   decision; and

12   refreshing the set of one or more output values to reflect the one or more new

13   output values.

1   33.   The method of claim 32, wherein the target retirement age is constrained to be

2   feasible.